

WARRANTY DEED

JIMMIE CALVIN GARDNER and LINDA SUE GARDNER
GRANTORS

TO

JOHN R. SIMMONS and wife, KATHY R. SIMMONS
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good, legal, sufficient and valuable considerations, the receipt of all of which is hereby acknowledged, we, JIMMIE CALVIN GARDNER and LINDA SUE GARDNER, being the undersigned Grantors, do hereby sell, convey and warrant unto the above Grantees, JOHN R. SIMMONS and wife, KATHY R. SIMMONS, as joint tenants with full rights of survivorship and not as tenants in common, the following described land and property situated in the County of DeSoto, State of Mississippi, being more particularly described as follows, to-wit:

Lot 783, Section B, North 1/2 DeSoto Village Subdivision,
in Section 33, Township 1 South, Range 8 West, as shown
on plat of record in Plat Book 8, Pages 12-15, in the office
of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is made subject to all applicable building restrictions,
restrictive covenants, and easements of record.

The Grantees herein by acceptance of this conveyance assume and agree
to pay a pro-rata share of all ad valorem taxes for the year 1986.

WITNESS the signatures of the Grantors this the 9th day of September,
1986.

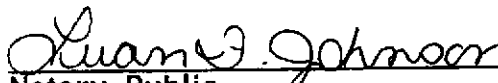

JIMMIE CALVIN GARDNER

LINDA SUE GARDNER

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in
and for the jurisdiction aforesaid, the within named JIMMIE CALVIN GARDNER
and LINDA SUE GARDNER, who acknowledged that they signed and delivered
the foregoing instrument on the day and year therein mentioned.
GIVEN UNDER MY HAND and seal of office this the 9th day of September,
1986.


Notary Public

My Commission expires:
November 28, 1987

Grantor's Address: 1321 Ida, Tupelo, MS 38801
Grantee's Address: 6625 Michelle Cove, Horn Lake, MS 38637